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**UNITED STATES BANKRUPTCY COURT  
District of New Jersey**

In re: :  
Kenneth J. Blankenbaker : Chapter 13 Case No. 19-22933  
Debtor : Judge: Hon. Christine M. Gravelle, U.S.B.J.  
\_\_\_\_\_ : Hearing Date: May 6, 2020 at 10:00 a.m.

**CERTIFICATION OF DEBTOR IN SUPPORT OF COVID-19  
CHAPTER 13 PLAN MODIFICATION**

I, Kenneth J. Blankenbaker, am the Debtor in the above-captioned Chapter 13 case and make this Certification under penalty of perjury in support of the COVID-19 Chapter 13 Plan Modification filed separately on the docket on April 5, 2020.

1. The Chapter 13 plan was originally confirmed by order entered on January 23, 2020.
2. I was current with plan payments through December 2019.
3. I was current with post-petition mortgage payments through March 2020 on the realty located at 44 Mine Brook Road, Colts Neck, New Jersey 07722.
  - a. The mortgage payments referred to above are X contractual payments \_\_\_\_ adequate protection payments.
  - b. If the confirmed plan includes a cram down on the mortgage, then answer the following: N/A
  - c. I am current with post-petition real estate taxes on the realty located at \_\_\_\_\_.

\_\_\_\_ YES \_\_\_\_ NO

- d. I have current liability insurance on the property and can provide proof thereof.


\_\_\_ YES \_\_\_ NO

4. I was current with post-petition auto payments through \_\_\_\_\_ date on the following automobiles \_\_\_\_\_. N/A
5. The change in my household income previously reported on Schedule I is 100%. My current household income is \$ 0.00. My household expenses have stayed the same.
6. As a result of COVID-19 I have suffered a material financial hardship which has impacted me in the following way:

*My wife and I operate a jewelry store in Colts Neck, New Jersey. We have been closed since the governor has closed all non-essential retail establishments. We presently have no income of any kind.*

I hereby certify that the foregoing statements made by me are true to the best of my knowledge, information and belief. I am aware that if any of the foregoing statements made by me are willfully false, I am subject to punishment.

Dated: 4/14/2020

  
Kenneth J. Blankenbaker